

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Sandra M. Pollard

Debtor(s).
$$\begin{array}{c}) \\) \\) \\) \\) \\ \Sigma \end{array}$$

Case No. 19-23461-JAD

Chapter 13

Related to Docs. #114, 116 and 117

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☐ Chapter 13 Plan dated:

☐ Authorizing Distributions Under Plan

☒ Amended Chapter 13 dated:

On Interim Basis Solely as Adequate Protection

12/31-24

12/31-24

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$ 1025 effective 5/2021.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ 1125, beginning 3/2025. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:

☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

☒ K. Additional Terms and Conditions:

*Peoples Natural Gas to be paid per default order entered 2-25-21 DN 67.

*No further payments to LCS Capital LLC due to avoidance. All payments were proper when made.

- Debtor(s) are to fund the plan by ____ [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made.
- To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation and LMP). The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety

(90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.


E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 3/31/2025


United States Bankruptcy Judge **sjk**
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

FILED
3/31/25 8:07 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Sandra M. Pollard
Debtor

Case No. 19-23461-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 31, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2025:

Recip ID	Recipient Name and Address
db	+ Sandra M. Pollard, 805 Inwood Street, Pittsburgh, PA 15208-1317
15116091	+ Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
15116092	+ Equitable Gas, PO Box 747052, Pittsburgh, PA 15274
15122348	+ Family Vision Care East, 5917 Penn Avenue, Pittsburgh, PA 15206-3818
15116093	+ Jordan Tax Service, Inc, P.O. Box 200, Bethel Park, PA 15102-0200
15116096	+ PGH2 0, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
15116097	+ Pittsburgh Water And Sewer Authority, Penn Liberty Plaza I, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
15116100	+ Treasurer, City & School District Of Pgh, P.O. Box 747017, Pittsburgh, PA 15274-7017

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: noticingcenter@lcsfin.com	Apr 01 2025 01:29:00	LCS Capital, LLC, C/O LCS Financial Services Corporation, 6782 S Potomac St #100, Centennial, CO 80112-8000
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 01 2025 01:40:06	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 01 2025 01:29:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpwsa@grblaw.com	Apr 01 2025 01:29:00	Pittsburgh Water and Sewer Authority, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	Apr 01 2025 01:29:00	U.S. Bank National Association., RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
15142912	Email/PDF: resurgentbknofications@resurgent.com	Apr 01 2025 01:38:41	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15116090	Email/Text: kburkley@bernsteinlaw.com	Apr 01 2025 01:29:00	Duquesne Light Company, P.O. Box 1930, Pittsburgh, PA 15230
15122342	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2025 01:40:19	CAPITAL ONE, P.O. BOX 71083, Charlotte, NC 28272-1083
15122355	Email/Text: cfcbackoffice@contfinco.com	Apr 01 2025 01:29:00	Reflex, P.O. Box 6812, Carol Stream, IL 60197
15135796	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 01 2025 01:27:22	Capital One Bank (USA), N.A., by American

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 31, 2025

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15116088	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 01 2025 01:39:37	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15116089	+ Email/Text: G06041@att.com	Apr 01 2025 01:29:00	DirecTV, P.O. Box 11732, Newark, NJ 07101-4732
15151216	+ Email/Text: kburkley@bernsteinlaw.com	Apr 01 2025 01:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15116094	+ Email/Text: BKRMailOPS@weltman.com	Apr 01 2025 01:29:00	Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
15547148	+ Email/Text: noticingcenter@lcsfin.com	Apr 01 2025 01:29:00	LCS Capital, LLC, C/O LCS Financial Services Corporation, 6782 S. Potomac St. Suite #100, Centennial, CO 80112-8000
15136517	Email/PDF: resurgentbknotifications@resurgent.com	Apr 01 2025 01:38:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15122351	^ MEBN	Apr 01 2025 01:21:41	Medicare Premium Collection Center, P.O. Box 790355, Saint Louis, MO 63179-0355
15116095	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 01 2025 01:29:00	Mr. Copper, 8950 Cypress Water Blvd, Coppell, TX 75019-4620
15398144	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 01 2025 01:28:03	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15148173	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 01 2025 01:39:39	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15166692	+ Email/Text: ebnpwsa@grblaw.com	Apr 01 2025 01:29:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15116098	+ Email/Text: bnc@chapter13trusteedpa.com	Apr 01 2025 01:29:00	Ronda J. Winnecour, Trustee, 600 Grant Street, Pittsburgh, PA 15219-2702
15116099	Email/PDF: cbp@omf.com	Apr 01 2025 01:40:11	Springleaf Financial Services, P.O Box 742536, Cincinnati, OH 45274
15139700	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 01 2025 01:29:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15145091	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 01 2025 01:29:00	U.S. Bank National Association, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
15677603	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 01 2025 01:29:00	U.S. Bank National Association, et al., C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
15116101	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Apr 01 2025 01:28:00	Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID
cr		U.S. Bank National Association, not in its individ
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15122341	*P++	AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933, address filed with court:, Amerifirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154
15122345	*P++	BERNSTEIN LAW FIRM, 707 GRANT ST, STE 2200 GULF TOWER, PITTSBURGH PA 15219-1900, address filed with court:, Duquesne Light Company, P.O. Box 1930, Pittsburgh, PA 15230

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 31, 2025

Form ID: pdf900

Total Noticed: 35

15122343	*+	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
15122344	*+	DirecTV, P.O. Box 11732, Newark, NJ 07101-4732
15122346	*+	Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
15122347	*	Equitable Gas, PO Box 747052, Pittsburgh, PA 15274
15122349	*+	Jordan Tax Service, Inc, P.O. Box 200, Bethel Park, PA 15102-0200
15122350	*+	Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425
15122352	*+	Mr. Copper, 8950 Cypress Water Blvd, Coppell, TX 75019-4620
15122353	*+	PGH2 0, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
15122354	*+	Pittsburgh Water And Sewer Authority, Penn Liberty Plaza I, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
15122356	*+	Ronda J. Winnecour, Trustee, 600 Grant Street, Pittsburgh, PA 15219-2702
15122357	*+	Treasurer, City & School District Of Pgh, P.O. Box 747017, Pittsburgh, PA 15274-7017
15122358	*+	Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
15116087	##+	AmeriFirst Home Improvement Finance, LLC, 11171 Mill Valley Road, Omaha, NE 68154-3933

TOTAL: 2 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE CIM TRUST 2018-NR1 MORTGAGE-BACKED NOTES, SERIES 2018-NR1 bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE CIM TRUST 2018-NR1 MORTGAGE-BACKED NOTES, SERIES 2018-NR1 dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the CIM TRUST 2021-NR2 Mortgage-Backed Notes, Series 2021-NR2 dcarlon@kmlawgroup.com
Franklin L. Robinson, Jr.	on behalf of Debtor Sandra M. Pollard frobi69704@aol.com flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
Franklin L. Robinson, Jr.	on behalf of Plaintiff Sandra M. Pollard frobi69704@aol.com flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water and Sewer Authority jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kevin M BATTERY	on behalf of Creditor U.S. Bank National Association kbattery@rascrane.com
Kevin M BATTERY	

District/off: 0315-2

User: auto

Page 4 of 4

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Form ID: pdf900

Total Noticed: 35

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS
TRUSTEE FOR THE CIM TRUST 2018-NR1 MORTGAGE-BACKED NOTES, SERIES 2018-NR1 kbuttery@rascrane.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

TOTAL: 14